

**ABSTRACT**

A file transfer method is disclosed in which in which a client (100) requests a file from a server (110) and the server (110) sends to the client (100) one or more data segments which data segments together constitute content of the requested file and additional content  
5 provided by a service provider. A benefit that may be provided by at least preferred embodiments is that a provider of download files, and in particular audio files, may add additional material such as advertising material to the download content. Targeting of the material to a particular user might be achieved by asking the user to provide information about their interests, and selecting for inclusion those advertisements that most closely accord  
10 with the user's a preferences. To reduce storage requirements, the server may store a virtual file reference for each user and construct a customised file dynamically.